

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Barry E. Rothermel
Patricia Rothermel
Debtors

Case No. 18-01415-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 29, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Barry E. Rothermel, Patricia Rothermel, 520 Cumberland Street, Lebanon, PA 17042-5340
5045119	+ Acs/us Bank, 501 Bleecker St, Utica, NY 13501-2401
5072319	FEDERAL NATIONAL MORTGAGE ASSOCIATION, 1700 MARKET STREET STE 3100, PHILADELPHIA, PA 19103-3901
5072320	+ JORDAN CUPELLI KNIGHT, 120 TIVERTON CT, LEBANON, PA 17042-4160
5442579	+ Lebanon County Tax Claim Bureau, 400 S. 8th Street, Room 103 Municipal Building, Lebanon, PA 17042-6794
5072322	+ Martha E. Von Rosenstiel, PC, 649 South Avenue, Suite 7, Clifton Heights, PA 19018-3541
5045118	PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
5072324	+ Ratchford Law Group, 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2087

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: ATLASACQU	May 29 2024 22:35:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
5069174	EDI: ATLASACQU	May 29 2024 22:35:00	ATLAS ACQUISITIONS LLC, 210 RIVER STREET STE 23, HACKENSACK, NJ 07601-7504
5045121	EDI: CAPITALONE.COM	May 29 2024 22:35:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
5045120	+ EDI: CAPITALONE.COM	May 29 2024 22:35:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5068251	EDI: CAPITALONE.COM	May 29 2024 22:35:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5074167	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 29 2024 18:38:00	Deutsche Bank National Trust Company, as Trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
5045117	EDI: IRS.COM	May 29 2024 22:35:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5045122	EDI: JPMORGANCHASE	May 29 2024 22:35:00	Chase Mortgage, Attn: Case Research & Bankruptcy, Po Box 24696, Columbus, OH 43224
5045123	^ MEBN	May 29 2024 18:34:45	KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5072321	+ Email/Text: Bankruptcy@keystonecollects.com	May 29 2024 18:38:00	Keystone Collection Group, PO Box 499, Irwin, PA 15642-0499
5094003	+ Email/Text: Bankruptcy@keystonecollects.com	May 29 2024 18:38:00	Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539

5069512	+ Email/Text: bankruptcydpt@mcmcg.com	May 29 2024 18:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5062430	EDI: PRA.COM	May 29 2024 22:35:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5045718	+ EDI: PRA.COM	May 29 2024 22:35:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5072323	+ EDI: PENNDEPTREV	May 29 2024 22:35:00	Pennsylvania Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
5072323	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	May 29 2024 18:38:00	Pennsylvania Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
5072850	+ EDI: PENNDEPTREV	May 29 2024 22:35:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5072850	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	May 29 2024 18:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5045124	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 29 2024 18:38:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5073715	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, ATLAS ACQUISITIONS LLC, 210 RIVER STREET STE 23, HACKENSACK, NJ 07601-7504

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2024 at the address(es) listed below:

Name	Email Address
Atlas Acquisitions LLC	bk@atlasacq.com
Gary J Imblum	on behalf of Plaintiff Barry E. Rothermel gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	

District/off: 0314-1
Date Rcvd: May 29, 2024

User: AutoDocke
Form ID: 3180W

Page 3 of 3
Total Noticed: 25

on behalf of Debtor 1 Barry E. Rothermel gary.imblum@imblumlaw.com
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info
ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com

Gary J Imblum

on behalf of Debtor 2 Patricia Rothermel gary.imblum@imblumlaw.com
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info
ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com

Gary J Imblum

on behalf of Plaintiff Patricia Rothermel gary.imblum@imblumlaw.com
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info
ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com

Jack N Zaharopoulos

TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY ET.AL. bkgroup@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1

Barry E. Rothermel

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2800

EIN --

Debtor 2

Patricia Rothermel

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5011

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-01415-HWV

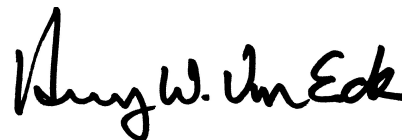
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Barry E. Rothermel

Patricia Rothermel

By the
court:5/29/24Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.